



Order Filed on January 19, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Seymour Wasserstrum  
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Attorney for Debtor(s)

In Re:

Alan and Lisa Carpenter

Case No.: 14-18859

Chapter: 13

Adv. No.: N/A

Hearing Date: 1/24/17 @ 10:00 a.m.

Judge: JNP

**ORDER TO APPROVE LOAN MODIFICATION WITH NATIONSTAR, LLC.**

The relief set forth on the following pages, numbered three (3) is hereby ORDERED.

**DATED: January 19, 2017**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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**Debtors:** Alan and Lisa Carpenter

**Case No:** 14-18859/JNP

**Caption of Order:** Order to Approve Loan Modification of Debtors with Nationstar, LLC.

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Upon consideration of Alan Carpenter's application for an order to approve a loan modification with Nationstar LLC. and good cause appearing therefore, it is hereby

**ORDERED** that the Debtors are permitted to proceed with a loan modification Nationstar, LLC.

**IT IS FURTHER ORDERED** Communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

**IT IS FURTHER ORDERED** that in the event a loan modification is completed and pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to reflect the amount already paid by the Chapter 13 Trustee within thirty (30) days of the completion of the loan modification; and

**IT IS FURTHER ORDERED** that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

**IT IS FURTHER ORDERED** that in the event the modification is not consummated; the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall then be paid to secured creditor; and

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**Debtors:** Alan and Lisa Carpenter

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**IT IS FURTHER ORDERED** that in the event the Proof of Claim is withdrawn or amends the arrearage portion the claim to zero (0), the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

**IT IS FURTHER ORDERED** that Debtors shall file an Amended Schedule J and Modified Plan within fourteen (14) days of this Order.

**IT IS FURTHER ORDERED** that Debtors shall provide the Trustee with an executed copy of the Loan Agreement upon completion.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Alan L Carpenter  
Lisa M Carpenter  
Debtors

Case No. 14-18859-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.  
db/jdb +Alan L Carpenter, Lisa M Carpenter, PO Box 493, Leesburg, NJ 08327-0493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of CWMBs Inc., CWMBs Reperforming Loan Remic Trust, Certificates, Series 2005-R1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE, LLC cwohrlab@logs.com, njbankruptcynotifications@logs.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Frank J. Martone on behalf of Attorney Frank J. Martone, P.C. bky@martonelaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., dba GM Financial mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Nicholas S. Herron on behalf of Plaintiff Lisa Carpenter nicholas.s.herron@gmail.com, gl7172@notify.cincompass.com, ajohn880@gmail.com  
Nicholas S. Herron on behalf of Plaintiff Alan Carpenter nicholas.s.herron@gmail.com, gl7172@notify.cincompass.com, ajohn880@gmail.com  
Seymour Wasserstrum on behalf of Joint Debtor Lisa M Carpenter mylawyer7@aol.com, ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Alan L Carpenter mylawyer7@aol.com, ecf@seymourlaw.net  
Warren S. Jones, Jr. on behalf of Creditor NATIONSTAR MORTGAGE, LLC wsjonesesq@verizon.net, bestcasewsj@gmail.com

TOTAL: 13